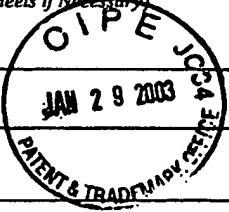

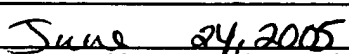


Form PTO 1449			Attorney Docket No. 1986.002.00			Application No. 09/756,906		
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE								
LIST OF REFERENCES CITED BY APPLICANT (Use Several Sheets if Necessary)								
Date: July 25, 2002			Applicant Errol O. Kendall et al.					
			Filing Date January 10, 2001			Group 2161		
U.S. PATENT DOCUMENTS								
EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE	
		2001/0023404 A1	9/2001	Ogawa et al.	705	4	February 28, 2001	
FH		6,332,129 B1	12/2001	Walker et al.	705	26	December 4, 1998	
FH		5,758,328	5/1998	Giovannoli	705	26	February 22, 1996	
FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY			TRANSLATION	
							YES	NO
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)								
EXAMINER		DATE CONSIDERED						
Killeen		June 24, 2005						
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Form PTO 1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE LIST OF REFERENCES CITED BY APPLICANT <i>(Use Several Sheets if Necessary)</i> Date: January 29, 2003		Attorney Docket No. 1986.002.00 ..		Application No. 09/756,906 <div style="text-align: center; transform: rotate(-15deg);"> RECEIVED GROUP 3600 FEB 03 2003 </div>			
		Applicant Errol O. KENDALL					
		Filing Date January 10, 2001		Group 2161			
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL*		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
THA		6,456,979 B1	9/2002	Flagg	705/4	705/2	October 24, 2000
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	TRANSLATION		
					YES	NO	
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
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**English-language abstract provided.

Please type a plus sign (+) inside this box.

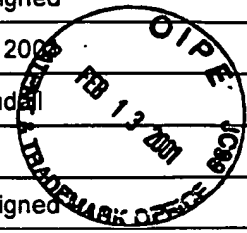


PTO/SB/088 (08-00)

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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	Not Yet Assigned
				Filing Date	January 10, 2006
				First Named Inventor	Errol O. Kendal
				Group Art Unit	N/A
				Examiner Name	Not Yet Assigned
Sheet	1	of	1	Attorney Docket Number	1986-002-00



OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, Application, symposium, catalog, etc), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
JH	A	Bragg Associates, Inc., <i>Acturial Counselling Report</i> , 1995, pp: 1-10	/	
JH	B	Bragg Associates, Inc., <i>About the Bragg Index Methodology</i> , 1995, pp: 1-3	/	
JH	C	Bragg Associates, Inc., <i>Bragg Index</i> , May 10, 1995, Volume 1, pp: 1-2	/	
JH	D	Physician's Money Digest, <i>Don't Get Ripped Off When Buying Life Insurance</i> , February, 1996, pp: 29-30	/	
JH	E	Martin Weiss' Safe Money Report, <i>A new collapse in long-term bonds will make 1994 look like a picnic. Wait for yields of 9% or better before buying</i> , June 14, 1995, Issue #254, pp: 1-2	/	
JH	F	Consumer Reports, <i>Time To Think About Life Insurance</i> , July, 1993, pp: 431-603	/	
JH	G	The Bragg Index and Statusquote, <i>Differentiating KeyCorp's Life Insurance Business</i> , Atlanta, Georgia, February 17, 1997, pp: 1-13	/	
JH	H	National Underwriter, <i>The Life Industry Needs A Product-Rating System</i> , April 17, 1996, pp: 11-2		
JH	I	National Underwriter, <i>Black Box Alien's Been Sighted on Annuity Block</i> , July 15, 1996, pp: 16		
JH	J	National Underwriter, <i>Product Ratings May Be Closer Than You Think</i> , October 28, 1996, pp: 23		

Examiner Signature <i>T. H. Kendal</i>	Date Considered <i>June 24, 2006</i>
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